



Caption in Compliance with D.N.J. LBR 9004-2(c)

48351

Morton & Craig LLC

John R. Morton, Jr., Esq.

110 Marter Avenue

Suite 301

Moorestown, NJ 08057

856-866-0100

Attorneys for Wells Fargo Bank, N.A., d/b/a Wells
Fargo Auto

In Re:

CARMEN OYOLA

fka Carmen Santos

Order Filed on June 26, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-22315

Adv. No.:

Hearing Date: 5-14-19

Judge: Michael B. Kaplan

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: June 26, 2019

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Carmen Oyola

16-22315(MBK)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

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This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto (“Wells Fargo”), with the appearance of Thomas Orr, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto is the holder of a first purchase money security interest encumbering a 2015 Ford Escape bearing serial number 1FMCU9GXXFUC72898 (hereinafter the “vehicle”).
2. **Curing Arrears:** The remaining arrears of \$1135.84 shall be paid over 6 consecutive months beginning June 25th, by making their regular monthly payment of \$557.90 plus an additional \$189.31 for the months June through October (for a total monthly payment of \$747.21) and an additional \$189.29 for the month of November (for a total monthly payment of \$747.19). If the debtor fails to make any cure payment for a period of 30 days after it falls due, Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and her attorney.
3. After curing arrears, the debtors shall make all loan payments when due, being the 25th day of each month. If the debtor fails to make any payment for a period of 30 days after it falls due, Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and her attorney.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto shall be listed as loss payee. In the event of a lapse of insurance for any period of time without intervening coverage, Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto shall receive stay relief by filing a certification that insurance has lapsed with the court and serving it upon the debtor and her attorney.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Carmen Oyola
Debtor

Case No. 16-22315-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2019.

db +Carmen Oyola, 16 Timberline Drive, Tuckerton, NJ 08087-3054

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
NJ_ECF_Notices@mccalla.com
Michael R. DuPont on behalf of Creditor Liberty Savings Federal Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC rsolarz@kmllawgroup.com
Thomas J Orr on behalf of Debtor Carmen Oyola tom@torrlaw.com,
xerna@aol.com;orrtr87054@notify.bestcase.com

TOTAL: 8